

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Phillip C. Rhodes</u> | Social Security number or ITIN | xxx-xx-8105 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Allison M. Rhodes</u> | Social Security number or ITIN | xxx-xx-2578 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: | 19-24823-CMB | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Phillip C. Rhodes

Allison M. Rhodes

3/21/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Phillip C. Rhodes
Allison M. Rhodes
Debtors

Case No. 19-24823-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 21, 2025

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 70

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Phillip C. Rhodes, Allison M. Rhodes, 1434 Greystone Drive, Pittsburgh, PA 15206-1158 |
| cr | + United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956 |
| 15172803 | + 2414 Morgan Development, 215 N Highland Ave, Pittsburgh, PA 15206-3061 |
| 15172828 | + Color Me Mine, 3722 San Fernando Rd, Glendale, CA 91204-2919 |
| 15172836 | KeyBank Commerical Loan Dept, PO Box 94525, Cleveland, OH 44101-4525 |
| 15172839 | + Lando, Weisberg Kelley & Co., PC, 6315 Forbes Ave, Pittsburgh, PA 15217-1745 |
| 15172843 | + PHLF, 100 West Station Square Capital, Corporation, Pittsburgh, PA 15219-1175 |
| 15172856 | University of Pittsburgh, 127 Thackery Hall, Attn: Collections, Pittsburgh, PA 15260 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | EDI: PENNDEPTREV | Mar 22 2025 04:44:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | ^ MEBN | Mar 22 2025 00:44:33 | KeyBank N.A. as s/b/m to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338 |
| cr | + EDI: PRA.COM | Mar 22 2025 04:44:00 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | + EDI: PRA.COM | Mar 22 2025 04:44:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Mar 22 2025 00:46:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| cr | + EDI: AISACG.COM | Mar 22 2025 04:44:00 | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 15191532 | Email/PDF: bncnotices@becket-lee.com | Mar 22 2025 01:04:55 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15172807 | + Email/PDF: bncnotices@becket-lee.com | Mar 22 2025 01:04:41 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 15172804 | + Email/PDF: bncnotices@becket-lee.com | Mar 22 2025 00:53:26 | Amex, P.o. Box 981537, El Paso, TX 79998-1537 |
| 15172806 | Email/PDF: bncnotices@becket-lee.com | Mar 22 2025 01:04:50 | Amex, PO Box 1270, Newark, NJ 07101-1270 |
| 15172808 | + EDI: BANKAMER | Mar 22 2025 04:44:00 | Bank of America, Po Box 982238, El Paso, TX 79998-2238 |

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Mar 21, 2025

Form ID: 3180W

Total Noticed: 70

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| 15172810 | EDI: BANKAMER | Mar 22 2025 04:44:00 | Bank of America, PO Box 15796, Wilmington, DE 19886-5796 |
| 15172811 | + EDI: BANKAMER | Mar 22 2025 04:44:00 | Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413 |
| 15196259 | + EDI: BANKAMER2 | Mar 22 2025 04:44:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 15172827 | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 22 2025 00:46:00 | Citizens Bank, PO Box 18290, Bridgeport, CT 06601-3290 |
| 15172825 | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 22 2025 00:46:00 | Citizens Bank, PO Box 9665, Providence, RI 02940 |
| 15172826 | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 22 2025 00:46:00 | Citizens Bank, ROP-450, PO Box 7000, Providence, RI 02940 |
| 15179721 | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 22 2025 00:46:00 | Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919 |
| 15172846 | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 22 2025 00:46:00 | RBS Citizens CC, 1000 Lafayette Blvd, Bridgeport, CT 06604 |
| 15172847 | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 22 2025 00:46:00 | RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915 |
| 15172814 | EDI: JPMORGANCHASE | Mar 22 2025 04:44:00 | Chase Amazon, Cared Member Services, PO Box 1423, Charlotte, NC 28201-1423 |
| 15172815 | + EDI: JPMORGANCHASE | Mar 22 2025 04:44:00 | Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369 |
| 15172818 | + EDI: JPMORGANCHASE | Mar 22 2025 04:44:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298 |
| 15172821 | + EDI: CITICORP | Mar 22 2025 04:44:00 | Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 15172822 | + EDI: CITICORP | Mar 22 2025 04:44:00 | Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 15203106 | EDI: CITICORP | Mar 22 2025 04:44:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 15172824 | + EDI: CITICORP | Mar 22 2025 04:44:00 | Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 15172823 | + EDI: CITICORP | Mar 22 2025 04:44:00 | Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 15172829 | Email/Text: ra-li-occ-esbkpt-hbg@pa.gov | Mar 22 2025 00:46:00 | Department of Labor & Industry, Office of Chief Counsel, Tenth Floor-Labor and Industry Building, 651 Boas Street, Harrisburg, PA 17121-0750 |
| 15172830 | EDI: SYNC | Mar 22 2025 04:44:00 | Dicks MC, Synchrony Bank, PO Box 960012, Orlando, FL 32896-0012 |
| 15203269 | + Email/Text: kburkley@bernsteinlaw.com | Mar 22 2025 00:47:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15172831 | Email/Text: collecadminbankruptcy@fnni.com | Mar 22 2025 00:46:00 | First Bankcard, PO Box 2557, Omaha, NE 68103-2557 |
| 15172833 | Email/Text: collecadminbankruptcy@fnni.com | Mar 22 2025 00:46:00 | First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197 |
| 15172832 | Email/Text: collecadminbankruptcy@fnni.com | Mar 22 2025 00:46:00 | First National Bank, P.o. Box 3412, Omaha, NE 68197 |
| 15181037 | Email/Text: collecadminbankruptcy@fnni.com | Mar 22 2025 00:46:00 | First National Bank of Omaha, 1620 Dodge St., Stop Code 3129, Omaha, NE 68197 |

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Mar 21, 2025

Form ID: 3180W

Total Noticed: 70

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| 15172834 | EDI: IRS.COM | Mar 22 2025 04:44:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 15200585 | EDI: JEFFERSONCAP.COM | Mar 22 2025 04:44:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15188152 | + Email/Text: RASEBN@raslg.com | Mar 22 2025 00:46:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 15177322 | + Email/Text: key_bankruptcy_ebnc@keybank.com | Mar 22 2025 00:46:00 | KeyBank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338 |
| 15172835 | + Email/Text: key_bankruptcy_ebnc@keybank.com | Mar 22 2025 00:46:00 | Keybank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338 |
| 15172837 | + Email/Text: key_bankruptcy_ebnc@keybank.com | Mar 22 2025 00:46:00 | Keybank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338 |
| 15172838 | ^ MEBN | Mar 22 2025 00:44:42 | Keybank/usb Cc, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338 |
| 15266743 | + Email/Text: bkmail@midfirst.com | Mar 22 2025 00:46:00 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 |
| 15172840 | + Email/Text: nsm_bk_notices@mrcooper.com | Mar 22 2025 00:46:00 | Mr. Cooper, 350 Highland, Houston, TX 77009-6623 |
| 15172841 | + Email/Text: nsm_bk_notices@mrcooper.com | Mar 22 2025 00:46:00 | Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 |
| 15198190 | + Email/Text: nsm_bk_notices@mrcooper.com | Mar 22 2025 00:46:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096 |
| 15172842 | + EDI: PENNDEPTREV | Mar 22 2025 04:44:00 | PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 15548647 | EDI: PRA.COM | Mar 22 2025 04:44:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 15391460 | EDI: PENNDEPTREV | Mar 22 2025 04:44:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946 |
| 15172845 | ^ MEBN | Mar 22 2025 00:45:04 | Pittsburgh City and School District, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349 |
| 16469852 | + Email/PDF: resurgentbknotifications@resurgent.com | Mar 22 2025 00:53:25 | Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 15172848 | + EDI: SYNC | Mar 22 2025 04:44:00 | Syncb/Google, Po Box 965022, Orlando, FL 32896-5022 |
| 15172850 | + EDI: SYNC | Mar 22 2025 04:44:00 | Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005 |
| 15172851 | + EDI: SYNC | Mar 22 2025 04:44:00 | Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15172849 | + EDI: SYNC | Mar 22 2025 04:44:00 | Syncb/google, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15173467 | + EDI: AISACG.COM | Mar 22 2025 04:44:00 | Synchrony Bank, by AIS InfoSource as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 15172853 | + EDI: SYNC | Mar 22 2025 04:44:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 15172852 | + EDI: SYNC | Mar 22 2025 04:44:00 | Synchrony Bank/Care Credit, P.o. Box 965005, Orlando, FL 32896-5005 |
| 15172854 | + EDI: SYNC | | |

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Mar 21, 2025

Form ID: 3180W

Total Noticed: 70

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| | | Mar 22 2025 04:44:00 | Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015 |
| 15172855 | + EDI: SYNC | | |
| | | Mar 22 2025 04:44:00 | Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 15172858 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | | |
| | | Mar 22 2025 00:46:00 | USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860 |
| 15172857 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | | |
| | | Mar 22 2025 00:46:00 | USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121 |
| TOTAL: 62 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | MidFirst Bank |
| cr | | Nationstar Mortgage LLC d/b/a Mr. Cooper |
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | *+ | Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 15191534 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15172805 | *+ | Amex, P.o. Box 981537, El Paso, TX 79998-1537 |
| 15172813 | * | Bank of America, PO Box 982238, El Paso, TX 79998-2238 |
| 15172809 | *+ | Bank of America, Po Box 982238, El Paso, TX 79998-2238 |
| 15172812 | *+ | Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |
| 15172816 | *+ | Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369 |
| 15172817 | *+ | Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369 |
| 15172819 | *+ | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298 |
| 15172820 | *+ | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298 |
| 15172844 | *+ | PHLF, 100 West Station Square Capital, Corporation, Pittsburgh, PA 15219-1175 |
| 15203339 | *+ | Synchrony Bank, by AIS InfoSource as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 2 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Brian Nicholas | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com |
| Brian Nicholas | on behalf of Creditor MidFirst Bank brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com |
| Christopher M. Frye | |

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Mar 21, 2025

Form ID: 3180W

Total Noticed: 70

on behalf of Debtor Phillip C. Rhodes chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Christopher M. Frye

on behalf of Joint Debtor Allison M. Rhodes chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Denise Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com

Jill Locnikar

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor MidFirst Bank amps@manleydeas.com

TOTAL: 11